Case 13-25097-JAD Doc 81 Filed 06/06/19 Entered 06/07/19 00:52:34 Desc Imaged

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Information to	identify the case:	3.90 = 3.
Debtor 1	James O'Donnell	Social Security number or ITIN xxx-xx-8839
	First Name Middle Name Last Name	EIN
Debtor 2 (Spouse, if filing)	Mary Jane O'Donnell	Social Security number or ITIN xxx-xx-7748
	First Name Middle Name Last Name	EIN
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 13-25097-JAD		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James O'Donnell Mary Jane O'Donnell

6/4/19

By the court: <u>Jeffery A. Deller</u>

United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- some debts which the debtors did not properly list;
- debts provided for under 11 U.S.C. §
 1322(b)(5) and on which the last payment
 or other transfer is due after the date on
 which the final payment under the plan
 was due;
- debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained:

- debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Form 3180W Chapter 13 Discharge page 2

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Certificate of Notice Page 3 of 4
United States Bankruptcy Court
Western District of Pennsylvania

In re:
James O'Donnell
Mary Jane O'Donnell
Debtors

Case No. 13-25097-JAD Chapter 13

CERTIFICATE OF NOTICE

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jun 06, 2019.
                        +James O'Donnell, Mary Jane O'Donnell, 543 East 9th Avene, Tarentum, PA 15084-1501
+Beneficial Consumer Discount Company, 14841 Dallas Parkway Suite 300, Dallas, TX 75254-7883
+Citibank, N.A., not in its individual capacity, bu, c/o Shellpoint Mortgage Servicing,
db/idb
cr
cr
                          P.O. Box 10826, Greenville, SC 29603-0826
Alle-Kiski Medical Center, 1301 Carlisle Street, ATTN: CINDY SCHAMP,
13761592
                           Natrona Heights, PA 15065-1192
                       +Allegheny Valley Hospital, PO Box 644896, Pittsburgh, PA 15264-4896
++COLLECTION SERVICE CENTER INC BUTLER PA, PO BOX 1623, BUTLER PA 16003-1623
(address filed with court: Collection Service Cen, Po Box 1623, Butler, PA 16003)
+Central Tax Bureau of, 403 South Third Street, 2nd Floor, Suite B,
Youngwood, PA 15697-1196
13761593
13761598
13761596
                        +Central Tax Bureau of PA,
                                                                       403 South Third Street, 2nd Floor, Suite B,
13772376
                           Youngwood, PA 15697-1196
                         +Citibank, N.A., not in its individual, capacity, but solely as trustee of,
14883786
                           NRZ Pass-Through Trust VI, C/O Shellpoint Mortgage Servicing, P.O. Box 10826,
                           Greenville, SC 29603-0826
13761599
                          Collection Service Center,
                                                                        PO Box 560,
                                                                                              New Kensington, PA 15068-0560
                        +Digestive Disease Consultants, 301 First Avenue, Tarentum, PA 15084-1858
Greater Pittsburgh Orthopaedic, PO Box 642438, Pittsburgh, PA 15264-2438
13761600
13761601
                        Greater Pittsburgh Orthopaedic, PO Box 642438, Pittsburgh, PA 15264-2438
+Greater Pittsburgh Orthopaedic Assoc, PO Box 3485, Pittsburgh, PA 15230-3485
+JSO Assoc. in Path & Lab Med, 5620 Southwyck Boulevard, Toledo, OH 43614-1501
+Mark J. Pecarchik, 745 Somerville Drive, Pittsburgh, PA 15243-1668
Nco Fin/51, Po Box 13574, Philadelphia, PA 19101
+Tony J. Albertelli DPM, 317 East First Avenue, Tarentum, PA 15084-1816
UPMC St. Margaret, PO Box 360381, Pittsburgh, PA 15251-6381
13772381
13772384
14041794
13761603
13761606
13772389
                        +Urology & Ultrasound Associates, PO Box 641940, Pittsburgh, PA 15264-1940 +WPAHS, P.O. Box 6770, Pittsburgh, PA 15212-0770
13761607
13772392
13772391
                         +valley Medical Associates PC, One Kensington, New Kensington, PA 15068-6451
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                         E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 05 2019 02:45:18 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
                           Department 280946,
                           Harrisburg, PA 17128-0946
                        +EDI: HFC.COM Jun 05 2019 06:38:00 BENEFICIAL, PO Box 5233, Carol Stream, IL 60197-5233 +EDI: HFC.COM Jun 05 2019 06:38:00 Beneficial/Hfc, Po Box 9068, Brandon, FL 33509-9068 +E-mail/Text: bankruptcy@firstenergycorp.com Jun 05 2019 02:45:33 Collection Service Cen,
13761594
                                                                                                                                      Carol Stream, IL 60197-5233
13761595
13761597
                        839 5th Ave, New Kensington, PA 15068-6303
+EDI: HFC.COM Jun 05 2019 06:38:00 HSBC Mor
13842578
                                                                                       HSBC Mortgage Services, Inc., P.O. Box 21188,
                           Eagan, Minnesota 55121-0188
13772382
                         +E-mail/Text: dhowells@goldenrams.com Jun 05 2019 02:44:57 Highlands School District,
                        P.O. Box 288, Natrona Heights, PA 15065-0288
+EDI: IIC9.COM Jun 05 2019 06:38:00 I C Syste
                                                                                         I C System Inc, Po Box 64378,
13761602
                        Saint Paul, MN 55164-0370
+EDI: RMCB.COM Jun 05 2019 06:38:00 Retrieval Masters Creditors Durch,
2269 South Saw Mill River Road, Building 3, Elmsford, NY 10523-3848
FDT: AGFINANCE.COM Jun 05 2019 06:38:00 Springleaf, PO Box 742536,
Springleaf Financial Services,
13772386
13761604
                                                                                                                                                    Cincinnati, OH 45274
                                                                                                  Springleaf Financial Services, P.O. Box 3251,
13823894
                           Evansville, IN 47731-3251
                         +EDI: AGFINANCE.COM Jun 05 2019 06:38:00
13761605
                                                                                                  Springleaf, Po Box 64,
                           Evansville, IN 47701-0064
                                                                                                                                                      TOTAL: 11
                  ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr
                          HSBC
                          Wilmington Savings Fund Society, Et Al...
14293656
                          Wilmington Savings Fund Society, FSB, et al., P.O.Box 52708, Irvine, CA 92619
                          Alle-Kiski Medical Center, 1301 Carlisle Street,
                                                                                                              ATTN: CINDY SCHAMP,
13772373*
                           Natrona Heights, PA 15065-1192
                       +Allegheny Valley Hospital, PO Box 644896, Pittsburgh
+Beneficial/Hfc, Po Box 9068, Brandon, FL 33509-9068
++COLLECTION SERVICE CENTER INC BUTLER PA, PO BOX 1623,
13772374*
                                                                        PO Box 644896, Pittsburgh, PA 15264-4896
13772375*
13772378*
                                                                                                                         BUTLER PA 16003-1623
                        (address filed with court: Collection Service Cen, Po Box 1623, Butler, PA 16003) +Collection Service Cen, 839 5th Ave, New Kensington, PA 15068-6303 Collection Service Center, PO Box 560, New Kensington, PA 15068-0560
13772377*
13772379*
                        +Digestive Disease Consultants, 301 First Avenue, Tarentum, PA 15084-1858
+I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378
13772380*
13772383*
                        +TC System life, Po Box 6476, Saint Paul, MN 55164-0376
Nco Fin/51, Po Box 13574, Philadelphia, PA 19101
+Springleaf, Po Box 64, Evansville, IN 47701-0064
+Tony J. Albertelli DPM, 317 East First Avenue, Tarentum, PA 15084-1816
+Urology & Ultrasound Associates, PO Box 641940, Pittsburgh, PA 15264-1940
13772385*
13772387*
13772388*
13772390*
```

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District/off: 0315-2 User: maut. Page 2 of 2 Date Royd: Jun 04, 2019

Total Noticed: 32 Form ID: 3180W

##+Sam DiFatta, Esq., McElrath Legal Holdings, LLC, Profe 432 Boulevard of the Allies, Pittsburgh, PA 15219-1314 14041780 Professional Office Building,

TOTALS: 3, * 12, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 06, 2019 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 4, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Wilmington Savings Fund Society, Et Al...

andygornall@latouflawfirm.com on behalf of Creditor Beneficial Consumer Discount Company Elizabeth Lamont Wassall

pabk@logs.com, ewassall@logs.com

James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, Et Al...

bkgroup@kmllawgroup.com

Joshua I. Goldman on behalf of Creditor HSBC bkgroup@kmllawgroup.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Paul W. McElrath, Jr. on behalf of Plaintiff Mary Jane O'Donnell ecf@mcelrathlaw.com, donotemail.ecfbackuponly@gmail.com

Paul W. McElrath, Jr. on behalf of Plaintiff James O'Donnell ecf@mcelrathlaw.com,

donotemail.ecfbackuponly@gmail.com

Paul W. McElrath, Jr. on behalf of Joint Debtor Mary Jane O'Donnell ecf@mcelrathlaw.com,

 ${\tt donotemail.ecfbackuponly@gmail.com}$

Paul W. McElrath, Jr. on behalf of Debtor James O'Donnell ecf@mcelrathlaw.com, donotemail.ecfbackuponly@gmail.com

Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

Stuart P. Winneg on behalf of Creditor Beneficial Consumer Discount Company swinneg@udren.com,

cblack@udren.com

TOTAL: 11